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FDIC  
San Francisco Regional Office  
Director Johns F. Carter  
25 Jessie Street at Ecker Square  
Suite 2300  
San Francisco, CA 94105

Reference: Wal-Mart ILC Application

Mixing Banking and commerce is bad public policy that create conflicts of interest.

With a branch of Wal-Mart Bank in every store, it would represent a dangerous concentration of economic power.

Wal-Mart with its vast resources could drive out community banks like it has driven out grocery and hardware stores plus pharmacies.

Where do the directors for community banks come from? They most generally come from local businesses.

Sincerely,

The Iuka State Bank  
*Raymond Koehnke*  
Raymond Koehnke  
President